

**Information to identify the case:**

Debtor 1	<u>Christina L. Sweeney</u>			Social Security number or ITIN xxx-xx-0151
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)	<u>First Name      Middle Name      Last Name</u>			Social Security number or ITIN _____
	First Name	Middle Name	Last Name	EIN _____
United States Bankruptcy Court	District of New Jersey			
Case number:	<u>17-25376-KCF</u>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Christina L. Sweeney  
aka Christina Loughlin

11/9/17

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Christina L. Sweeney  
 Debtor

Case No. 17-25376-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 32

Date Rcvd: Nov 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2017.

db +Christina L. Sweeney, 6 Shirley Lane, Hamilton, NJ 08610-2417  
 516972780 +American Web Loan, 10026-A South Mingo Road, Suite 189, Tulsa, OK 74133-5700  
 516972782 Capital One Retail Services, PO Box 71106, Charlotte, NC 28272-1106  
 516972785 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040  
 516972786 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040  
 516972790 +Golden Valley Lending, 635 East Highway 20, Upper Lake, CA 95485-8793  
 516972792 Loan Depot, PO Box 503550, San Diego, CA 92150-3550  
 516972794 +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904  
 516972796 +Oswald and Zoschak, 34 Franklin Corner Road, Lawrence Township, NJ 08648-2102  
 516972797 +PNC Bank, Attn: Bankruptcy, 249 5th Ave Ste 30, Pittsburgh, PA 15222-2707  
 516972798 +Santander Bank Na, Po Box 12646, Reading, PA 19612-2646  
 516972799 Santander Bank, N.A., PO Box 12768, Reading, PA 19612-2768  
 516972800 +Sean Sweeney, Attn: Jeffrey Solar, 349 Bustleton Pike, Feasterville-Trevose, PA 19053-6483  
 516972808 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 09 2017 21:47:43 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 09 2017 21:47:42 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516972784 EDI: CITICORP.COM Nov 09 2017 21:38:00 CITI Bank, Box 6062, Sioux Falls, SD 57117-6062  
 516972781 +EDI: CAPITALONE.COM Nov 09 2017 21:38:00 Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
 516972783 +EDI: CHASE.COM Nov 09 2017 21:38:00 Chase Card Services, Correspondence Dept, Po Box 15278, Wilmington, DE 19850-5278  
 516972787 +EDI: WFNNB.COM Nov 09 2017 21:38:00 Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
 516972788 +EDI: WFNNB.COM Nov 09 2017 21:38:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
 516972789 EDI: WFNNB.COM Nov 09 2017 21:38:00 Express, PO Box 659728, San Antonio, TX 78265-9728  
 516972791 EDI: RMSC.COM Nov 09 2017 21:38:00 JC Penney, Synchrony Bank, PO Box 965009, Orlando, FL 32896-5009  
 516972793 +EDI: TSYS2.COM Nov 09 2017 21:38:00 Macy's, PO Box 8113, Mason, OH 45040-8113  
 516972795 +EDI: AGFINANCE.COM Nov 09 2017 21:38:00 OneMain, Attn: Bankruptcy, 601 Nw 2nd St, Evansville, IN 47708-1013  
 516972801 EDI: RMSC.COM Nov 09 2017 21:38:00 Sleepy's/Synchrony, PO Box 965030, Orlando, FL 32896-5030  
 516972802 +EDI: RMSC.COM Nov 09 2017 21:38:00 Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
 516972803 +EDI: RMSC.COM Nov 09 2017 21:38:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
 516972804 +EDI: RMSC.COM Nov 09 2017 21:38:00 Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
 516972805 +EDI: RMSC.COM Nov 09 2017 21:38:00 Synchrony Bank/HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 516972806 +EDI: RMSC.COM Nov 09 2017 21:38:00 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
 516972807 EDI: WFNNB.COM Nov 09 2017 21:38:00 Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 11, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Nov 09, 2017

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2017 at the address(es) listed below:

Allen I Gorski on behalf of Debtor Christina L. Sweeney agorski@gorskiknowlton.com  
Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,  
BSharer@SharerPBS.com;nj83@ecfcbis.com  
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com  
Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5